

## HAMP Reporting Tool Release Notes

October 27, 2010

*Updated November 29, 2010*

On Monday, November 22, 2010, Fannie Mae, as program administrator for the Home Affordable Modification Program (HAMP), plans to implement functionality in the HAMP Reporting Tool, to support the following:

- the Home Affordable Unemployment Program (UP), as outlined in the [Making Home Affordable \(MHA\) Handbook](#);
- [Modification of Loans with Principal Reduction Alternative \(PRA\), Supplemental Directive \(SD\) 10-05](#), which is updated by [Principal Reduction Alternative Update, SD 10-14](#);
- [Making Home Affordable – Interactions with HFA Hardest-Hit Fund Programs \(HHF\), SD 10-07](#);
- federally declared disaster (FDD) guidance (pending the release of policy guidance);
- new data quality edits; and
- survey reporting.

To support the reporting requirements of the programs impacted by this release, schema changes will be required for servicers using XML or delimited file formats. Availability of preliminary file formats is targeted for October 29, 2010.

The data dictionaries have been updated to support this release. Servicers should refer to the Revision History tab of each data dictionary for specific changes. Additionally, all data dictionary appendices were removed from HMPAdmin.com. The appendices have been replaced with new change logs. These change logs allow servicers to quickly view data dictionary changes incorporated in the release, including any new or changed edits that affect servicers. Servicers are encouraged to download the data dictionary change logs, which are found with the associated program-specific data dictionary on [HMPAdmin.com](#).

*NOTE: The scope and functionality planned for the November 22, 2010, release is subject to change. Servicers will be notified of any subsequent changes. Additionally, references to documents residing on HMPAdmin.com are included in this document. When embedded links to secure documents cannot be included due to log in requirements, information on the document location is provided.*

*Servicers received notification on November 17, 2010 that the November 22 release would be postponed until December 23, 2010.*

### UP Functionality

UP is a supplemental program to HAMP that provides assistance to qualified unemployed borrowers by granting a forbearance period which reduces or suspends their monthly mortgage payments.

With this release, several new data attributes and allowable values will be added to existing program-related transactions to accommodate the required reporting under UP via the HAMP Reporting Tool.

### **First Lien Trial and Official Loan Setup Transactions**

The following data attributes will be added to the HAMP Trial and Official Loan Setup file format and HAMP column header file for servicers that utilize bulk upload as well as the HAMP Trial Setup and HAMP Official Modification user interface (UI) screens within the [HAMP Reporting Tool](#) (login required):

<b>Data Dictionary ID</b>	<b>Name of Data Point in Data Dictionary</b>
DD593	Forbearance Plan Type Code
DD595	Unemployment Monthly Forbearance Amount
DD594	Unemployment Plan Forbearance Duration
DD596	Unemployment Plan Forbearance Initiation Month

NOTE: To report an UP forbearance, select Forbearance Plan Type Code 1 – Unemployment. In the event both an UP Forbearance Plan and an FDD Forbearance Plan are applicable, select Forbearance Plan Type Code 3 – Unemployment and Federally Declared Disaster.

### **Additional Data Requirements Transactions (New Allowable Values for Existing Data Attributes)**

The following allowable values will be added to existing data attributes within the Additional Data Requirements transaction. The new values will be added to the SD 09-06 tab within the HAMP Reporting Tool UI as well as the HAMP Additional Data Requirements (SD 09-06) Data Reporting file format for servicers utilizing bulk upload.

<b>Data Dictionary ID</b>	<b>Name of Data Point in Data Dictionary</b>	<b>Allowable Value</b>
DD217	Trial Fallout Reason Code	19 – Unemployment Forbearance Plan
DD218	Trial Not Approved/Not Accepted Reason Code	19 – Unemployment Forbearance Plan

NOTE: The allowable value for Trial Not Approved/Not Accepted Reason Code for UP communicated in the [November 22 Release Preview](#) has been updated. Servicers should be prepared to select 19 – Unemployment Forbearance Plan when reporting the transaction.

If another Not Approved/Not Accepted Reason Code is more appropriate at the time the borrower is determined to be ineligible for HAMP, the more appropriate code should be used in lieu of 19 – Unemployment Forbearance Plan.

### **Important Reminders for UP**

- There is no additional registration required to participate in UP.
- An UP forbearance transaction is available only for non-GSE loans.
- UP is part of the First Lien Trial and Official Loan Setup transactions; therefore, reporting of UP forbearances are due no later than the fourth business day of the month.
- Loan-level reporting is required for UP forbearance plans only when:
  - a borrower exits from a HAMP trial period plan to UP; and/or
  - a borrower transitions from UP to a HAMP trial period plan.

- A borrower that has been approved for a HAMP trial modification and has not yet completed the trial period can enter into an UP forbearance plan; however, the existing trial HAMP modification must be cancelled by submitting an Additional Data Requirements transaction with the Trial Fallout Reason Code – 19 Unemployment Forbearance Plan.
- A mortgage not approved for a trial modification, and for which an UP forbearance plan is not completed, should be reported on an Additional Data Requirements transaction with a Trial Not Approved/Not Accepted Reason Code 19 – Unemployment Forbearance Plan.

The following considerations should also be made regarding UP:

- There are no new incentive types for loans that enter an UP forbearance plan.
- The HAMP Master Servicer Loan Reconciliation report has been modified to include the new data attributes applicable to UP beginning with the December report. Availability of updated file formats and column header files is targeted for November 17, 2010.
- The First Lien Cash Payment Summary report is not impacted by this program.

Refer to the [HAMP Data Dictionary](#) and the [HAMP Additional Data Requirements Data Dictionary](#) for all of the new and updated data attributes. The data dictionaries also provide servicers with new and updated business edits applicable to UP.

## **PRA Functionality**

As stated in *SD 10-05: Home Affordable Modification Program – Modification of Loans with Principal Reduction Alternative*, which has been updated by *SD 10-14: Principal Reduction Alternative Update*, servicers have been given additional flexibility to offer relief to borrowers whose homes are worth significantly less than the remaining amounts owed under their first lien mortgage loans (known as “negative equity”). Servicers are required to evaluate the benefit of principal reduction for every HAMP-eligible loan with high negative equity. Additionally, servicers are encouraged to offer principal reduction whenever the net present value (NPV) result of a HAMP modification using PRA is greater than the NPV result without considering PRA. As announced on September 15, 2010, the new [base NPV model v4.0 spreadsheet tool \(login required\)](#) offers an alternative modification waterfall to perform this evaluation and financial incentives for principal reduction.

Servicers that offer loan modifications with PRA are required to report the transaction using the HAMP Reporting Tool. Servicers should include loan modifications that were offered with PRA during the interim period (effective June 3 through the November 22 release) in this reporting. Servicers should be aware that updating the trial or permanent modification with the PRA attributes records the PRA and creates the applicable incentives.

To facilitate the required reporting for PRA, a new mandatory data attribute has been added to the First Lien Trial and Official Loan Setup. The new data attribute is Principal Reduction Alternative Code (DD 592).

### ***First Lien Trial and Official Loan Setup Transactions***

The following data attributes have been added to the HAMP Trial and Official Loan Setup file format and HAMP column header file for servicers that utilize bulk upload as well as to the HAMP Trial Setup and HAMP Official Modification UI screens within the HAMP Reporting Tool:

<b>Data Dictionary ID</b>	<b>Name of Data Point in Data Dictionary</b>
DD27	Amount Capitalized
DD592	Principal Reduction Alternative (PRA) Code
DD591	Principal Reduction Alternative Amount
DD570	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod
DD571	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod
DD597	Restriction for Alternative Waterfall Type Code

*NOTE: The Principal Reduction Alternative Code is a mandatory field. Servicers using the updated HAMP Trial and Official Loan Setup file formats, available with this release, should be prepared to populate this field appropriately.*

### ***Additional Data Requirements Transactions***

The following data attributes have been added to the SD 09 06 UI screen within the HAMP Reporting Tool as well as to the HAMP Additional Data Requirements (SD 09-06) Data Reporting file format for servicers utilizing bulk upload:

<b>Data Dictionary ID</b>	<b>Name of Data Point in Data Dictionary</b>
DD591	Principal Reduction Alternative Amount
DD562	Principal Reduction Alternative (PRA) Amortization Term After Modification
DD563	Principal Reduction Alternative (PRA) Interest Rate After Modification
DD564	Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification
DD565	Principal Reduction Alternative (PRA) Principal Forbearance Amount
DD566	Principal Reduction Alternative (PRA) Principal Write-down (Forgiveness)
DD564	Principal Reduction Alternative (PRA) Principal and Interest Payment After Modification
DD567	Principal Reduction Alternative (PRA) Unpaid Principal Balance After Modification
DD568	Maximum Months Past Due in Past 12 Months
DD570	Principal Reduction Alternative (PRA) NPV Model Result Amount Post-mod
DD571	Principal Reduction Alternative (PRA) NPV Model Result Amount Pre-mod
DD572	Principal Reduction Alternative (PRA) NPV Test Result

### **Important Reminders for PRA**

- There is no additional registration required to participate in the PRA.
- A PRA modification is available only for non-GSE loans.
- PRA is part of the First Lien Trial and Official Loan Setup transactions; therefore, reporting of PRA modifications is due no later than the fourth business day of the month.
- A HAMP first lien mortgage evaluated with and approved for HAMP using the PRA waterfall must be submitted with the additional PRA-related data attributes on the HAMP First Lien Trial and Official Loan Setup transactions.
- A HAMP first lien loan modification approved using the PRA waterfall using SD 10-05 guidance, and previously submitted to the HAMP administrator, should be updated with the PRA attributes so that the PRA data can be recorded and the incentive created.
- The Additional Data Requirements transaction is enhanced to capture both the standard and PRA waterfall data sets, even if the HAMP first lien modification was approved and uses the standard waterfall. Data for the PRA waterfall is only required if the mark-to-market loan-to-value (MTMLTV) is greater than 115 percent, the NPV model is servicer hosted, and the mortgage is a non-GSE loan.
- The Second Lien Modification Program (2MP) is impacted by PRA. If the first lien modification includes principal forgiveness, the second lien modification also must include principal forgiveness in at least the same proportion.

The following considerations should also be made regarding PRA:

- New compensation has been added for PRA. The Principal Reduction Investor Incentive Payment is paid annually – for three consecutive years – and will be disbursed through the existing Automatic Clearing House (ACH) process. See the [HAMP Compensation Matrix](#) for more details regarding this new incentive.
- The HAMP Master Servicer Loan Reconciliation report has been modified to include the new fields applicable to PRA beginning with the December report.\*
- The First Lien Cash Payment Summary report is impacted by this program. A new Compensation Type Code – Principal Reduction Investor Payment – has been added.\*

\*Availability of updated file formats and column header files is targeted for November 17, 2010.

The HAMP Data Dictionary and the HAMP Additional Data Requirements Data Dictionary detail all of the new data attributes and updates to existing data attributes. The data dictionaries also allow servicers to review new and updated business edits applicable to PRA.

### **Functionality to Support the Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets (HFA Hardest-Hit Fund)**

The HFA Hardest-Hit Fund currently includes Arizona, California, Florida, Michigan, Nevada, North Carolina, Ohio, Oregon, Rhode Island, and South Carolina. In these states, Housing Finance Agencies (HFAs) will use innovative programs to prevent foreclosures and stabilize housing markets.

Pursuant to *SD 10-07: Interactions with HFA Hardest-Hit Fund Programs*, HAMP-participating servicers are encouraged to work with the HFAs to implement their programs for borrowers in states offering HHF programs.

HAMP servicers will be required to report, using the HAMP Reporting Tool, information relating to a mortgage loan that participates in an HHF program that is also receiving assistance from an MHA program.

To facilitate the required reporting, a new mandatory data attribute has been added to the First Lien Trial and Official Loan Setup, the HAFA Notification and Setup, and the Treasury FHA-HAMP Trial and Official Loan Setup transactions. The new data attribute is:

Data Dictionary ID	Name of Data Point in Data Dictionary
DD678	Supplementary Assistance Code

This new data attribute will be added to the following UI screens within the HAMP Reporting Tool:

- HAMP Trial Setup
- HAMP Official Modification
- FHA Trial Setup
- FHA Official Modification
- HAFA Short Sale Notification and Loan Setup
- HAFA Deed-in-Lieu Notification and Loan Setup

Additionally, the new data attribute will also be added to the following program-related file formats and column header files:

- HAMP Trial and Official Loan Setup file format
- HAMP column header file
- HAFA Agreement Notification and Loan Setup file format
- HAFA column header file
- Treasury FHA-HAMP Trial and Official Modification Loan Setup file format
- Treasury FHA-HAMP column header file

### ***Important Reminders for HHF***

- HHF reporting is part of the HAMP and Treasury FHA-HAMP First Lien Trial and Official Loan Setup and the HAFA Notification transactions and is due no later than the fourth business day of the month.

The following considerations should also be made regarding HHF:

- There are no new incentive types for loans modified through the HHF program.
- The HAMP Master Servicer Loan Reconciliation report has been modified to include the new field applicable to the HHF program beginning with the December report. Availability of updated file formats and column header files is targeted for November 17, 2010.
- The First Lien Cash Payment Summary report is not impacted by this program

The [HAMP Data Dictionary](#), the [HAFA Data Dictionary](#), and the [Treasury FHA-HAMP Data Dictionary](#) all detail the new data attribute. The data dictionaries also allow servicers to review new and updated business edits applicable to HHF.

## FDD Guidance Functionality

The FDD guidance grants borrowers affected by a federally declared disaster a forbearance plan during which regular monthly mortgage payments are suspended.

With this release, a new data attribute and allowable values will be added to existing program-related transactions to accommodate the required reporting under the FDD guidance.

### ***First Lien Trial and Official Loan Setup Transactions***

The following data attribute will be added to the HAMP Trial and Official Loan Setup file format and HAMP column header file (for servicers that utilize bulk upload) as well as to the HAMP Trial Setup and HAMP Official Modification UI screens within the HAMP Reporting Tool:

Data Dictionary ID	Name of Data Point in Data Dictionary	Allowable Value
DD593	Forbearance Plan Type Code	2 – Federally Declared Disaster

NOTE: *In the event both an UP Forbearance Plan and an FDD Forbearance Plan are applicable, select Forbearance Plan Type Code 3 – Unemployment and Federally Declared Disaster.*

### ***Additional Data Requirements Transactions (New Allowable Values for Existing Data Attributes)***

The following allowable values were added to existing data attributes within the Additional Data Requirements transaction. The new values will be added to the SD 09 06 UI screen within the HAMP Reporting Tool as well as to the HAMP Additional Data Requirements (SD 09-06) Data Reporting file format for servicers utilizing bulk upload.

Data Dictionary ID	Name of Data Point in Data Dictionary	Allowable Value
DD217	Trial Fallout Reason Code	20 – Federally Declared Disaster
DD218	Trial Not Approved/Not Accepted Reason Code	20 – Federally Declared Disaster

NOTE: *The allowable value for the Trial Not Approved/Not Accepted Reason Code for the FDD communicated in the November 22 Release Preview has been changed. Servicers should prepare to now use 20 – Federally Declared Disaster when reporting this transaction.*  
*If another Not Approved/Not Accepted Reason Code is more appropriate at the time the borrower is determined to be ineligible for HAMP, the more appropriate code should be used in lieu of 20 – Federally Declared Disaster.*

### ***Important Reminders for FDD***

- There is no additional registration required to participate in the FDD program.
- An FDD forbearance plan is available only for non-GSE loans.
- The FDD program is part of the first lien trial and official loan setup transactions and reporting of FDD forbearance plans is due no later than the fourth business day of the month.
- A borrower that has been approved for a HAMP trial modification and has not yet completed the trial period can enter into an FDD forbearance plan; however, the existing trial HAMP modification must be cancelled by submitting an Additional Data Requirements transaction with the Trial Fallout Reason Code 20 – Federally Declared Disaster.
- A mortgage not approved for a trial modification and for which an FDD forbearance plan is not completed will require an Additional Data Requirements transaction with the Trial Not Approved/Not Accepted Reason Code 20 – Federally Declared Disaster.



The following considerations should also be made regarding FDD:

- There are no new incentive types for loans that enter an FDD forbearance plan.
- The HAMP Master Servicer Loan Reconciliation report has been modified to include the new field applicable to the FDD forbearance plans beginning with the December report. Availability of updated file formats and column header files is targeted for November 17, 2010.
- The First Lien Cash Payment Summary report is not impacted by the FDD guidance.

## New Data Quality Edits

New data quality edits will be introduced to provide reasonableness checks on key attributes and borrower information. Minimum and maximum value checks will also be added to data attributes relating to NPV data for the Additional Data Requirements transactions.

**NOTE:** *Servicers are strongly encouraged to download the program-related data dictionaries and review the revision history tab in conjunction with these release notes.*

## New Survey Reporting Functionality

Fannie Mae, as program administrator, conducts monthly surveys with servicers via e-mail to collect summary-level data. This release will include new functionality to support the collection and transmission of monthly survey data relating to the UP and the FDD program.

Beginning with the December 15, 2010, survey, servicers will need to:

1. Access and download the applicable survey from HMPAdmin.com.
2. Fill in the appropriate response using the Excel spreadsheet form.
3. Log in to the HAMP Reporting Tool.
4. Access the **Survey** tab.
5. Navigate in the Browse field, or manually enter the location of the survey you want to upload.
6. Click **Upload File**.

The system will validate several fields populated on the data tab of the survey. A message will appear when the file has been successfully uploaded. A response file will be sent to the servicer once the survey is received by the program administrator.

## Other Useful Information Regarding Survey Reporting

- The filenames for the survey reflect the reporting month and the associated program:
  - Unemployment will be UPMMYYYY; and
  - Federal Declared Disaster will be FDDPMMYYYY.
- A file upload history will be maintained and displayed for the user for 45 days.
- Responses files sent by the program administrator will only be available on the Survey page – not the Files Received page.

## Support

For more information or questions regarding the information in these release notes, please contact the HAMP Solution Center at 1(866)939-4469; to reach Lender Processing Services, Inc. (LPS), select option 1, and then select option 5. Or, contact your HAMP Servicer Integration Team (SIT) lead.